

## REMARKS

The present Amendment is responsive to the Office Action mailed December 22, 2005.

At the outset, the undersigned wishes to thank Exrs. Worjloh and Regan for their time and courtesy during the recent telephone interview of March 29, 2006. As agreed to during the telephone interview, each of the independent claims have been amended to remove therefrom the alternative form "at least one of", in relation to the recited "predetermined maximum payment ... and an identification of payees for which the certificate holder is authorized to validate payments", both of which are now required in the claimed certificates.

In the Office Action, claims 1-5, 7-16, 18-28 and 30-35 are rejected under 35 U.S.C. §103(a) as being unpatentable over Ginter et al. (U.S. Publication No. 2005/0060584) in view of Perlman (U.S. Publication No. 2002/0147905). Reconsideration and withdrawal of these rejections are respectfully requested.

As foreshadowed above, each of the amended independent claims includes recitations drawn to:

issuing a primary digital certificate to a primary certificate holder of a corporation, the primary certificate being configured to authorize the primary certificate holder to designate a plurality of holders of secondary digital certificates ..., each of the primary and plurality of secondary certificates including ... an indication of authority of the holder of the certificate that includes ~~at least one of~~ a predetermined maximum payment that the holder of the certificate is authorized to validate and an identification of payees for which the certificate holder is authorized to validate payments, ...;

...

requiring that each of the collected pending payment requests be validated by an authenticated secondary certificate holder having the authority to validate the payment requests up to the predetermined maximum payment and for the identified payees included in the indication of authority of the secondary certificate issued to the authenticated secondary certificate holder, and

....

Therefore, the secondary certificates include an “indication of authority of the holder of the certificate that includes at least one of a predetermined maximum payment that the holder of the certificate is authorized to validate” and “an identification of payees for which the certificate holder is authorized to validate payments”. In turn, each of the recited payment requests are required to be validated by an authenticated certificate holder having the authority to validate the payment requests:

a) up to the predetermined maximum payment included in the indication of authority in his or her secondary certificate, and

b) for the identified payees included in the indication of authority in his or her secondary certificate.

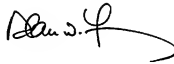
Therefore, each secondary certificate includes an indication of authority that includes a predetermined maximum payment the certificate holder is authorized to validate as well as an identification of the payees for which the certificate holder is authorized to validate payment requests.

Ginter et al. has previously been acknowledged to fail to disclose the above detailed subject matter. The secondary reference to Perlman is silent as to the any authority of the certificate holder, but for a single sentence at the very end of the specification, which reads: “The certification may also include a name of an entity, a dollar amount that the entity is authorized to sign for, or a purchase order.” However, neither Ginter et al. or Perlman, whether considered singly or in combination, teach or suggest that the authority defined in the secondary certificates must specify both a predetermined maximum payment as well as an identification of the payees for which the certificate holder is authorized to validate payment requests, as claimed herein. Indeed, that Ginter et al. does not teach or suggest such subject matter has been previously acknowledged by the Office, in the Office Action of

December 22, 2005. In addition, the last sentence of paragraph [0054] of Perlman is the only mention of money or payments in the entire patent. There is no suggestion in Perlman that the certificates define authorized payees, and much less any suggestion of any certificates including an indication of authority that includes both a predetermined maximum payment as well as an identification of the payees for which the certificate holder is authorized to validate payment requests, as claimed in each of the amended independent claims. As the secondary reference does not teach or suggest the subject matter acknowledged to be missing from the primary reference, it is respectfully requested that the outstanding rejections be reconsidered and withdrawn.

Applicants believe that this application is now in condition for allowance. If any unresolved issues remain, please contact the undersigned attorney of record at the telephone number indicated below and whatever is necessary to resolve such issues will be done at once.

Respectfully submitted,



Date: March 30, 2006

By: \_\_\_\_\_

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